

# **Scheduled Banks**

## **Investments**

## 5.1 Classification of Investments in Securities and Shares

### All Banks

(Million Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	15,907,263	16,396,787	16,127,163	17,431,123	17,927,488	17,543,321	18,429,400	19,047,445	18,780,785
1) Treasury Bills	3,922,956	4,106,382	3,956,793	5,197,151	5,409,806	5,216,726	5,350,881	5,595,911	5,396,373
2) Pakistan Investment Bonds (PIBs)	11,973,008	12,279,107	12,158,818	12,222,251	12,505,961	12,314,725	13,062,413	13,435,461	13,367,897
a. Fixed Rate	4,171,962	4,353,261	4,217,799	4,351,704	4,560,100	4,328,379	2,983,874	3,207,438	2,925,889
b. Floating Rate	7,801,046	7,925,845	7,941,020	7,870,547	7,945,860	7,986,346	10,078,540	10,228,024	10,442,008
3) Others	11,299	11,299	11,551	11,722	11,722	11,870	16,106	16,072	16,515
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	396,664	267,250	399,197	392,699	273,769	393,689	435,926	319,499	454,875
1) Quoted On The Stock Exchange	191,677	68,147	184,924	197,418	85,123	192,254	240,239	131,692	253,162
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	18,752	12,812	20,958	19,210	12,968	21,092	18,709	12,611	20,768
NFPSEs	25,019	5,599	22,926	30,237	12,637	27,445	31,622	16,742	30,825
Private Sector	119,158	39,807	116,579	118,731	48,319	117,375	116,352	45,605	118,264
2) Unquoted On The Stock Exchange	204,987	199,103	214,273	195,282	188,646	201,436	195,687	187,807	201,714
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,391	17,178	21,360	23,356	21,110	23,983	23,804	21,139	24,452
NFPSEs	117,179	117,058	124,495	122,873	122,747	130,618	23,796	23,677	31,723
Private Sector	10,585	8,177	12,582	11,229	8,177	11,383	11,208	8,137	11,388
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	1	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	98,336	100,814	101,631	106,467	108,966	109,606	107,590	109,733	112,488
IX. MUTUAL FUNDS	12,592	10,990	12,598	12,073	10,732	12,072	11,941	10,484	11,960
X. OTHERS	6,334	6,334	6,694	6,064	6,064	6,388	42,530	42,530	42,955
XI. Islamic Banking Products - Investments	3,152,826	3,149,057	3,305,817	3,426,152	3,426,468	3,535,417	3,885,383	3,883,817	4,143,917
a. Government Islamic Securities	2,635,135	2,638,680	2,729,337	2,916,239	2,923,703	2,968,906	3,342,704	3,345,689	3,506,651
1. GOP Ijara Sukuk	2,523,122	2,524,400	2,610,692	2,825,149	2,830,702	2,877,025	3,273,202	3,276,315	3,435,564
a. Variable Rental Rate	1,892,550	1,909,122	1,956,780	2,228,657	2,230,676	2,271,117	2,561,849	2,560,488	2,678,986
b. Fixed Rental Rate	630,572	615,278	653,912	596,492	600,026	605,907	711,353	715,827	756,578
2. Bai Muajjal - Government	23,789	23,789	29,175	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	68,042	68,042	69,288	70,380	70,380	71,171	69,503	69,375	71,087
4. Other	20,181	22,448	20,181	20,710	22,622	20,710	-	-	-
b. Corporate Sukuks	481,879	474,566	539,007	472,155	467,806	527,558	479,379	475,252	572,637
1) Diminishing Musharaka Sukuk	148,201	145,225	153,277	145,421	142,609	149,751	150,651	148,132	158,282
2) Ijaraha Sukuk	190,356	187,861	240,539	190,316	187,824	234,151	190,288	187,801	268,290
3) Modaraba Sukuk	10,954	10,954	11,327	10,779	10,779	11,025	10,760	10,769	11,286
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	132,368	130,526	133,864	125,639	126,594	132,632	127,680	128,551	134,778
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,233	7,233	7,404	6,954	6,954	7,106	8,165	8,165	8,433
h. Other Islamic Mode of Investments	28,580	28,579	30,069	30,804	28,004	31,847	55,135	54,711	56,196
<b>Total</b>	<b>19,574,025</b>	<b>19,931,237</b>	<b>19,953,109</b>	<b>21,374,587</b>	<b>21,753,491</b>	<b>21,600,502</b>	<b>22,912,778</b>	<b>23,413,512</b>	<b>23,546,989</b>

## 5.1.1 Classification of Investments in Securities and Shares

### Public Sector Banks

(Million Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,205,825	5,374,086	5,245,111	5,985,073	6,186,867	5,964,978	6,096,049	6,287,982	6,096,774
1) Treasury Bills	1,071,758	1,148,933	1,105,169	1,842,879	1,952,971	1,871,774	1,717,800	1,818,597	1,750,122
2) Pakistan Investment Bonds (PIBs)	4,134,066	4,225,154	4,139,942	4,142,194	4,233,896	4,093,204	4,378,248	4,469,385	4,346,652
a. Fixed Rate	943,620	991,565	948,931	949,574	997,862	884,162	822,024	870,278	756,572
b. Floating Rate	3,190,446	3,233,589	3,191,011	3,192,620	3,236,034	3,209,042	3,556,225	3,599,107	3,590,080
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	76,410	9,827	79,797	90,386	21,965	83,613	131,844	64,144	126,867
1) Quoted On The Stock Exchange	66,248	5,932	66,345	76,487	14,368	69,695	117,950	57,405	112,942
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,948	624	2,250	2,919	627	2,141	2,596	640	1,865
NFPSEs	8,661	720	9,572	14,514	6,486	13,569	18,449	10,535	17,699
Private Sector	45,164	3,219	46,893	48,808	5,871	45,638	48,358	6,118	46,422
2) Unquoted On The Stock Exchange	10,162	3,895	13,453	13,898	7,597	13,918	13,894	6,739	13,925
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,709	982	4,073	6,445	4,684	6,445	6,936	5,169	6,963
NFPSEs	119	1	202	119	1	119	120	1	120
Private Sector	4,401	1,520	6,225	4,401	1,520	4,401	4,423	1,542	4,425
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	31,767	32,298	31,925	39,673	40,319	40,406	39,417	39,786	40,388
IX. MUTUAL FUNDS	67	68	76	67	68	68	268	268	268
X. OTHERS	0	0	0	0	0	0	34,785	34,785	34,785
XI. Islamic Banking Products - Investments	145,846	143,820	144,685	144,748	142,736	146,435	157,302	155,243	162,372
a. Government Islamic Securities	96,476	96,321	97,682	98,930	98,787	97,998	107,096	106,934	109,255
1. GOP Ijara Sukuk	89,235	89,080	90,298	91,483	91,340	90,460	100,301	100,138	102,278
a. Variable Rental Rate	69,245	69,230	70,186	56,962	56,990	57,913	65,762	65,788	69,293
b. Fixed Rental Rate	19,990	19,850	20,112	34,521	34,350	32,547	34,538	34,350	32,985
2. Bai Muajjal - Government	51	51	63	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	7,190	7,190	7,321	7,447	7,447	7,537	6,796	6,796	6,976
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	27,547	25,676	23,414	21,811	22,741	23,129	22,260	23,186	23,844
1) Diminishing Musharaka Sukuk	5,842	5,842	6,060	5,531	5,531	5,638	5,456	5,456	5,740
2) Ijarah Sukuk	150	150	158	150	150	154	150	150	162
3) Modaraba Sukuk	2,761	2,761	2,822	2,586	2,586	2,674	2,578	2,576	2,677
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	18,794	16,924	14,373	13,543	14,474	14,664	14,077	15,005	15,265
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	21,735	21,735	23,501	23,919	21,120	25,220	27,858	25,035	29,185
<b>Total</b>	<b>5,459,916</b>	<b>5,560,100</b>	<b>5,501,594</b>	<b>6,259,948</b>	<b>6,391,956</b>	<b>6,235,502</b>	<b>6,459,666</b>	<b>6,582,209</b>	<b>6,461,474</b>

## 5.1.2 Classification of Investments in Securities and Shares

### Domestic Private Banks

(Million Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,798,411	10,097,607	9,981,837	10,509,786	10,777,951	10,643,252	11,490,367	11,897,443	11,841,062
1) Treasury Bills	2,045,626	2,129,486	2,048,996	2,456,448	2,533,115	2,448,646	2,818,061	2,943,395	2,831,400
2) Pakistan Investment Bonds (PIBs)	7,741,486	7,956,822	7,921,290	8,041,616	8,233,114	8,182,736	8,656,200	8,937,976	8,993,147
a. Fixed Rate	3,202,795	3,334,846	3,243,190	3,376,092	3,535,388	3,417,835	2,150,193	2,324,660	2,157,527
b. Floating Rate	4,538,691	4,621,975	4,678,100	4,665,524	4,697,726	4,764,901	6,506,007	6,613,316	6,835,620
3) Others	11,299	11,299	11,551	11,722	11,722	11,870	16,106	16,072	16,515
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	320,254	257,423	319,400	302,314	251,804	310,076	304,082	255,355	328,008
1) Quoted On The Stock Exchange	125,429	62,214	118,579	120,930	70,755	122,559	122,288	74,287	140,219
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	15,804	12,188	18,707	16,290	12,342	18,951	16,113	11,972	18,903
NFPSEs	16,358	4,879	13,354	15,723	6,152	13,876	13,173	6,208	13,126
Private Sector	73,994	36,589	69,685	69,923	42,448	71,738	67,994	39,487	71,843
2) Unquoted On The Stock Exchange	194,825	195,209	200,821	181,383	181,049	187,517	181,793	181,068	187,789
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	16,682	16,197	17,288	16,911	16,425	17,537	16,868	15,969	17,489
NFPSEs	117,059	117,057	124,293	122,754	122,746	130,499	23,677	23,676	31,603
Private Sector	6,184	6,656	6,356	6,828	6,656	6,982	6,784	6,595	6,963
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTEMENTS	4	-	4	4	-	4	4	-	4
VIII. TERM FINANCE CERTIFICATES	66,569	68,516	69,706	66,793	68,647	69,200	68,172	69,947	72,100
IX. MUTUAL FUNDS	12,525	10,923	12,522	12,006	10,664	12,004	11,672	10,216	11,674
X. OTHERS	6,333	6,333	6,694	6,063	6,063	6,387	7,745	7,745	8,170
XI. Islamic Banking Products - Investments	3,006,980	3,005,238	3,161,133	3,281,404	3,283,732	3,388,982	3,728,082	3,728,574	3,981,545
a. Government Islamic Securities	2,538,659	2,542,359	2,631,655	2,817,309	2,824,917	2,870,908	3,235,608	3,238,756	3,397,396
1. GOP Ijara Sukuk	2,433,887	2,435,321	2,520,394	2,733,666	2,739,362	2,786,564	3,172,901	3,176,177	3,333,285
a. Variable Rental Rate	1,823,306	1,839,893	1,886,594	2,171,695	2,173,686	2,213,205	2,496,087	2,494,699	2,609,693
b. Fixed Rental Rate	610,582	595,428	633,800	561,971	565,676	573,360	676,814	681,477	723,593
2. Bai Muajjal - Government	23,738	23,738	29,113	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	60,852	60,852	61,967	62,933	62,933	63,634	62,707	62,579	64,111
4. Other	20,181	22,448	20,181	20,710	22,622	20,710	-	-	-
b. Corporate Sukuks	454,332	448,889	515,594	450,344	445,065	504,429	457,120	452,066	548,793
1) Diminishing Musharaka Sukuk	142,359	139,383	147,217	139,890	137,078	144,113	145,195	142,676	152,542
2) Ijaraha Sukuk	190,206	187,711	240,380	190,166	187,674	233,997	190,138	187,651	268,128
3) Modaraba Sukuk	8,193	8,193	8,505	8,193	8,193	8,350	8,183	8,193	8,609
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	113,574	113,602	119,491	112,095	112,120	117,968	113,604	113,546	119,514
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,145	7,145	7,316	6,866	6,866	7,018	8,077	8,077	8,345
h. Other Islamic Mode of Investments	6,845	6,845	6,568	6,885	6,884	6,627	27,277	29,676	27,010
Total	13,211,082	13,446,043	13,551,300	14,178,374	14,398,865	14,429,909	15,610,127	15,969,284	16,242,566

## 5.1.3 Classification of Investments in Securities and Shares

### Foreign Banks

(Million Rupees)

Securities / Shares	Mar-23			Jun-23			Sep-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	903,027	925,094	900,215	936,265	962,670	935,091	842,985	862,019	842,949
1) Treasury Bills	805,571	827,963	802,629	897,824	923,720	896,306	815,020	833,919	814,851
2) Pakistan Investment Bonds (PIBs)	97,456	97,131	97,586	38,440	38,950	38,785	27,965	28,100	28,098
a. Fixed Rate	25,547	26,850	25,677	26,038	26,850	26,382	11,657	12,500	11,790
b. Floating Rate	71,909	70,281	71,909	12,403	12,100	12,403	16,308	15,600	16,308
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>903,027</b>	<b>925,094</b>	<b>900,215</b>	<b>936,265</b>	<b>962,670</b>	<b>935,091</b>	<b>842,985</b>	<b>862,019</b>	<b>842,949</b>

## 5.2 Classification of Investments in

All  
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	1,889,603	2,191,111	2,758,965	1,374,603	1,005,737	2,105,978	2,363,253	1,062,411
1) Treasury Bills	1,282,035	2,165,113	1,281,686	378,727	288,813	-	-	-
2) Pakistan Investment Bonds (PIBs)	596,198	25,998	1,477,279	995,877	711,780	2,105,978	2,363,253	1,062,411
a. Fixed Rate	64,980	242	107,772	311,547	93,695	325,667	481,732	274,584
b. Floating Rate	531,218	25,756	1,369,507	684,330	618,085	1,780,311	1,881,521	787,828
3) Others	11,370	-	-	-	5,144	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	42,744	530	195	46	-	-	-	-
1) Quoted On The Stock Exchange	36,896	530	0	18	-	-	-	-
Financial Institutions	4,257	-	-	14	-	-	-	-
NFPSEs	4,308	84	-	-	-	-	-	-
Private Sector	22,656	223	0	4	-	-	-	-
2) Unquoted On The Stock Exchange	5,848	-	195	28	-	-	-	-
Financial Institutions	2,250	-	115	26	-	-	-	-
NFPSEs	20	-	-	-	-	-	-	-
Private Sector	2,788	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,240	-	1,078	13,946	2,338	3,008	8,712	5,588
IX. MUTUAL FUNDS	8,274	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	237	-
XI. Islamic Banking Products - Investments	42,957	-	5,495	68,188	348,214	100,555	267,707	23,625
a. Government Islamic Securities	42,402	-	-	24,967	348,214	65,067	250,421	8,517
1) GOP Ijara Sukuk	-	-	-	24,967	348,214	65,067	243,445	8,517
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	42,402	-	-	-	-	-	6,976	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	485	-	501	43,221	-	35,488	8,808	2,378
1) Diminishing Musharaka Sukuk	89	-	-	-	-	20,239	3,846	1,817
2) Ijarah Sukuk	-	-	-	-	-	9,403	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,581	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	-	501	43,221	-	3,265	4,961	561
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,993	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	8,478	12,730
<b>Total</b>	<b>1,984,827</b>	<b>2,191,642</b>	<b>2,765,734</b>	<b>1,456,786</b>	<b>1,356,288</b>	<b>2,209,540</b>	<b>2,639,909</b>	<b>1,091,624</b>

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

## Securities/Shares and Term to Maturity

Banks

Sep, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
2,471,589	395,527	1,116,206	37,337	8,464	-	-	-	18,780,785
-	-	-	-	-	-	-	-	5,396,373
2,471,589	395,527	1,116,206	37,337	8,464	-	-	-	13,367,897
588,036	168,156	463,678	37,337	8,464	-	-	-	2,925,889
1,883,553	227,371	652,529	-	-	-	-	-	10,442,008
-	-	-	-	-	-	-	-	16,515
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,735	108,102	-	1,211	-	33,577	265,430	454,875
-	10	8,797	-	457	-	1,971	204,483	253,162
-	-	180	-	-	-	372	15,945	20,768
-	-	1,537	-	-	-	288	24,607	30,825
-	10	6,051	-	-	-	1,311	88,010	118,264
306	2,725	99,305	-	754	-	31,606	60,947	201,714
300	1,847	1,268	-	750	-	111	17,785	24,452
-	-	6	-	-	-	31,492	205	31,723
6	878	113	-	-	-	3	7,599	11,388
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
11,155	20,004	20,907	8,576	-	3,678	4,360	7,898	112,488
-	-	1,172	-	-	-	350	2,161	11,960
221	425	2,345	4,942	-	-	-	34,785	42,955
2,795,650	215,294	239,131	9,372	538	832	20,369	5,990	4,143,917
2,746,915	186	-	-	-	-	19,961	-	3,506,651
2,745,168	186	-	-	-	-	-	-	3,435,564
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,748	-	-	-	-	-	19,961	-	71,087
-	-	-	-	-	-	-	-	-
42,458	203,684	229,438	2,658	450	832	408	1,828	572,637
26,583	7,971	94,957	2,658	-	-	102	20	158,282
478	189,343	69,067	-	-	-	-	-	268,290
2,383	2,281	2,284	-	-	-	-	1,757	11,286
-	-	-	-	-	-	-	-	-
13,014	4,090	63,129	-	450	832	306	51	134,778
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
330	-	2,952	-	88	-	-	-	8,433
5,947	11,424	6,742	6,714	-	-	-	4,161	56,196
5,278,920	633,985	1,487,864	60,227	10,213	4,511	58,655	316,264	23,546,989

**5.2.1 Classification of Investments in  
Public Sector  
As on 30th**

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	H	I
I. Federal Government	1,382,209	554,748	1,621,207	779,129	119,936	552,919	276,283	135,575
1) Treasury Bills	1,008,090	530,745	174,181	2,142	34,965	-	-	-
2) Pakistan Investment Bonds (PIBs)	374,119	24,003	1,447,026	776,988	84,971	552,919	276,283	135,575
a. Fixed Rate	64,980	242	107,419	119,973	77,915	36,637	42,429	49,673
b. Floating Rate	309,139	23,761	1,339,607	657,014	7,056	516,282	233,854	85,901
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	15,259	530	-	46	-	-	-	-
1) Quoted On The Stock Exchange	12,305	530	-	18	-	-	-	-
Financial Institutions	367	-	-	14	-	-	-	-
NFPSEs	1,248	84	-	-	-	-	-	-
Private Sector	9,049	223	-	4	-	-	-	-
2) Unquoted On The Stock Exchange	2,955	-	-	28	-	-	-	-
Financial Institutions	275	-	-	26	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	2,642	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	318	-	-	-	1,101	2,886	3,569	5,330
IX. MUTUAL FUNDS	83	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	5,922	696	16,372	328
a. Government Islamic Securities	-	-	-	-	5,922	-	6,976	328
1) GOP Ijara Sukuk	-	-	-	-	5,922	-	-	328
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	6,976	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	696	918	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	205	142	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	491	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	776	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	8,478	-
<b>Total</b>	<b>1,397,869</b>	<b>555,279</b>	<b>1,621,207</b>	<b>779,178</b>	<b>126,958</b>	<b>556,501</b>	<b>296,224</b>	<b>141,232</b>

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

## Securities/Shares and Term to Maturity

Banks  
Sep, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
J	K	L	M	N	O	P	Q	
491,534	24,467	151,573	-	7,194	-	-	-	6,096,774
-	-	-	-	-	-	-	-	1,750,122
491,534	24,467	151,573	-	7,194	-	-	-	4,346,652
83,304	21,604	145,201	-	7,194	-	-	-	756,572
408,231	2,863	6,373	-	-	-	-	-	3,590,080
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	10	-	-	1,211	-	-	109,811	126,867
-	10	-	-	457	-	-	99,622	112,942
-	-	-	-	-	-	-	1,484	1,865
-	-	-	-	-	-	-	16,367	17,699
-	10	-	-	-	-	-	37,136	46,422
-	-	-	-	754	-	-	10,189	13,925
-	-	-	-	750	-	-	5,911	6,963
-	-	-	-	-	-	-	108	120
-	-	-	-	-	-	-	1,782	4,425
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
6,097	4,250	11,474	-	-	-	179	5,184	40,388
-	-	-	-	-	-	-	202	286
-	-	-	-	-	-	-	34,785	34,785
97,943	8,193	20,835	6,714	88	-	-	5,281	162,372
95,843	186	-	-	-	-	-	-	109,255
95,843	186	-	-	-	-	-	-	102,278
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	6,976
-	-	-	-	-	-	-	-	-
1,490	1,905	17,716	-	-	-	-	1,120	23,844
-	635	4,759	-	-	-	-	-	5,740
162	-	-	-	-	-	-	-	162
-	267	799	-	-	-	-	1,120	2,677
-	-	-	-	-	-	-	-	-
1,328	1,003	12,159	-	-	-	-	-	15,265
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
610	6,102	3,119	6,714	-	-	-	4,161	29,185
595,575	36,921	183,882	6,714	8,493	-	179	155,263	6,461,474

**5.2.2 Classification of Investments in  
Domestic Private  
As on 30th**

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years	
	A	B	C	D	E	F	H	I	
I. Federal Government	442,630	1,462,510	560,033	593,241	870,985	1,548,279	2,082,194	926,837	
1) Treasury Bills	220,234	1,460,515	529,780	376,585	244,286	-	-	-	
2) Pakistan Investment Bonds (PIBs)	211,025	1,995	30,253	216,656	621,555	1,548,279	2,082,194	926,837	
a. Fixed Rate	-	-	353	189,340	15,780	284,250	434,526	224,910	
b. Floating Rate	211,025	1,995	29,900	27,316	605,775	1,264,029	1,647,667	701,926	
3) Others	11,370	-	-	-	5,144	-	-	-	
II. Provincial Government	0	-	-	-	-	-	-	-	
III. Local Government	-	-	-	-	-	-	-	-	
IV. SHARES	27,484	-	195	-	-	-	-	-	
1) Quoted On The Stock Exchange	24,591	-	0	-	-	-	-	-	
Financial Institutions	3,890	-	-	-	-	-	-	-	
NFPSEs	3,060	-	-	-	-	-	-	-	
Private Sector	13,606	-	0	-	-	-	-	-	
2) Unquoted On The Stock Exchange	2,893	-	195	-	-	-	-	-	
Financial Institutions	1,975	-	115	-	-	-	-	-	
NFPSEs	8	-	-	-	-	-	-	-	
Private Sector	146	-	-	-	-	-	-	-	
V. DEBENTURES	3	-	-	-	-	-	-	-	
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-	
VII. CERTIFICATE OF INVESTMENTS	4	-	-	-	-	-	-	-	
VIII. TERM FINANCE CERTIFICATES	922	-	1,078	13,946	1,238	122	5,143	258	
IX. MUTUAL FUNDS	8,192	-	-	-	-	-	-	-	
X. OTHERS	-	-	-	-	-	-	237	-	
XI. Islamic Banking Products - Investments	42,957	-	5,495	68,188	342,292	99,859	251,335	23,297	
a. Government Islamic Securities	42,402	-	-	24,967	342,292	65,067	243,445	8,189	
1) GOP Ijara Sukuk	-	-	-	24,967	342,292	65,067	243,445	8,189	
a. Variable Rental Rate	-	-	-	-	-	-	-	-	
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-	
3) Islamic Naya Pakistan Certificate	42,402	-	-	-	-	-	-	-	
4) Other	-	-	-	-	-	-	-	-	
b. Corporate Sukuks	485	-	501	43,221	-	34,792	7,890	2,378	
1) Diminishing Musharaka Sukuk	89	-	-	-	-	20,034	3,704	1,817	
2) Ijarah Sukuk	-	-	-	-	-	9,403	-	-	
3) Modaraba Sukuk	-	-	-	-	-	2,090	-	-	
4) Wakala Sukuk	-	-	-	-	-	-	-	-	
5) Any other	396	-	501	43,221	-	3,265	4,186	561	
c. Wakala Placements	-	-	-	-	-	-	-	-	
d. Commodity Murabaha	-	-	-	-	-	-	-	-	
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	
f. Modarba Certificates	-	-	-	-	-	-	-	-	
g. Certificate of Investment (COIs)	70	-	4,993	-	-	-	-	-	
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	12,730	
<b>Total</b>	<b>522,193</b>	<b>1,462,510</b>	<b>566,802</b>	<b>675,375</b>	<b>1,214,515</b>	<b>1,648,259</b>	<b>2,338,909</b>	<b>950,392</b>	

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

## Securities/Shares and Term to Maturity

Banks

Sep, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
J	K	L	M	N	O	P	Q	
1,980,055	371,060	964,633	37,337	1,270	-	-	-	11,841,062
-	-	-	-	-	-	-	-	2,831,400
1,980,055	371,060	964,633	37,337	1,270	-	-	-	8,993,147
504,733	146,552	318,477	37,337	1,270	-	-	-	2,157,527
1,475,322	224,508	646,156	-	-	-	-	-	6,835,620
-	-	-	-	-	-	-	-	16,515
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,725	108,102	-	-	-	33,577	155,619	328,008
-	-	8,797	-	-	-	1,971	104,861	140,219
-	-	180	-	-	-	372	14,461	18,903
-	-	1,537	-	-	-	288	8,241	13,126
-	-	6,051	-	-	-	1,311	50,874	71,843
306	2,725	99,305	-	-	-	31,606	50,758	187,789
300	1,847	1,268	-	-	-	111	11,873	17,489
-	-	6	-	-	-	31,492	97	31,603
6	878	113	-	-	-	3	5,817	6,963
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
5,057	15,753	9,434	8,576	-	3,678	4,180	2,714	72,100
-	-	1,172	-	-	-	350	1,960	11,674
221	425	2,345	4,942	-	-	-	-	8,170
2,697,707	207,101	218,296	2,658	450	832	20,369	709	3,981,545
2,651,072	-	-	-	-	-	19,961	-	3,397,396
2,649,325	-	-	-	-	-	-	-	3,333,285
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,748	-	-	-	-	-	19,961	-	64,111
-	-	-	-	-	-	-	-	-
40,968	201,780	211,722	2,658	450	832	408	709	548,793
26,583	7,336	90,199	2,658	-	-	102	20	152,542
316	189,343	69,067	-	-	-	-	-	268,128
2,383	2,014	1,485	-	-	-	-	637	8,609
-	-	-	-	-	-	-	-	-
11,686	3,087	50,971	-	450	832	306	51	119,514
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
330	-	2,952	-	-	-	-	-	8,345
5,336	5,321	3,623	-	-	-	-	-	27,010
4,683,345	597,064	1,303,982	53,513	1,720	4,511	58,476	161,001	16,242,566

## 5.2.3 Classification of Investments in

Foreign  
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years	
	A	B	C	D	E	F	H	I	
I. Federal Government	64,765	173,853	577,725	2,233	14,815	4,781	4,776	-	
1) Treasury Bills	53,710	173,853	577,725	-	9,562	-	-	-	
2) Pakistan Investment Bonds (PIBs)	11,055	-	-	2,233	5,253	4,781	4,776	-	
a. Fixed Rate	-	-	-	2,233	-	4,781	4,776	-	
b. Floating Rate	11,055	-	-	-	5,253	-	-	-	
3) Others	-	-	-	-	-	-	-	-	
II. Provincial Government	-	-	-	-	-	-	-	-	
III. Local Government	-	-	-	-	-	-	-	-	
IV. SHARES	-	-	-	-	-	-	-	-	
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	
Financial Institutions	-	-	-	-	-	-	-	-	
NFPSEs	-	-	-	-	-	-	-	-	
Private Sector	-	-	-	-	-	-	-	-	
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	
Financial Institutions	-	-	-	-	-	-	-	-	
NFPSEs	-	-	-	-	-	-	-	-	
Private Sector	-	-	-	-	-	-	-	-	
V. DEBENTURES	-	-	-	-	-	-	-	-	
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	
X. OTHERS	-	-	-	-	-	-	-	-	
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	
a. Government Islamic Securities	-	-	-	-	-	-	-	-	
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-	
a. Variable Rental Rate	-	-	-	-	-	-	-	-	
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-	
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	
4) Other	-	-	-	-	-	-	-	-	
b. Corporate Sukuks	-	-	-	-	-	-	-	-	
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	
4) Wakala Sukuk	-	-	-	-	-	-	-	-	
5) Any other	-	-	-	-	-	-	-	-	
c. Wakala Placements	-	-	-	-	-	-	-	-	
d. Commodity Murabaha	-	-	-	-	-	-	-	-	
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	
f. Modarba Certificates	-	-	-	-	-	-	-	-	
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>64,765</b>	<b>173,853</b>	<b>577,725</b>	<b>2,233</b>	<b>14,815</b>	<b>4,781</b>	<b>4,776</b>	<b>-</b>	

Note: Investment shown in this table is based on market value.

\*It includes investments with no maturity e.g. shares.

